

Management Analysis Report--Region 1

June 30, 1999

Combined FCU/FISCU Selected Ratios	Region I Data - June 30, 1999							Region I		Nation	
	CT	ME	MA	NH	NY	RI	VT	06/99	12/98	06/99	12/98
Capital/Total Assets	11.2	10.4	12.3	13.0	12.5	14.8	10.0	12.3	12.5	11.3	11.5
Net Capital/Total Assets	10.5	10.0	11.7	12.1	11.7	14.2	9.5	11.6	11.9	10.7	10.9
Total Delinquent Loans/Capital	3.6	7.5	3.0	2.0	4.2	2.3	3.5	3.7	4.1	4.2	4.8
Solvency Evaluation (Estimated)	111.9	111.3	113.5	114.0	113.6	117.1	110.8	113.4	113.7	112.2	112.5
Classified Assets (Est)/Capital	5.9	4.7	4.5	6.8	6.1	3.9	5.0	5.5	5.5	5.4	5.4
Delinquent Loans/Total Loans	0.8	1.1	0.6	0.4	0.9	0.6	0.5	0.8	0.9	0.8	0.9
Net Charge-Offs/Average Loans	0.5	0.3	0.3	0.5	0.5	0.3	0.2	0.4	0.5	0.5	0.6
Fair (Market) Value/Book Value (HTM invests)	105.1	102.6	99.1	117.8	100.1	99.4	104.9	100.8	103.9	100.9	102.4
Accum Unreal G-L On AFS/CST of Invest AFS	-0.2	-0.1	0.7	-0.8	-0.7	-1.3	-1.2	-0.4	1.1	-1.0	0.4
Delinquent Loans/Assets	0.4	0.8	0.4	0.3	0.5	0.3	0.4	0.5	0.5	0.5	0.6
Return on Average Assets	0.8	0.7	1.0	1.0	1.0	1.0	0.9	1.0	1.0	0.9	0.9
Gross Income/Average Assets	7.2	8.0	7.3	7.8	7.5	7.1	7.9	7.4	7.9	7.8	8.2
Cost of Funds/Average Assets	3.0	3.3	3.3	3.2	3.2	3.0	3.4	3.2	3.5	3.3	3.6
Net Margin/Average Assets	4.2	4.8	3.9	4.6	4.3	4.1	4.6	4.2	4.4	4.5	4.7
Operating Expenses/Average Assets	3.1	3.8	2.8	3.2	3.0	3.0	3.5	3.0	3.1	3.2	3.3
Provision For Loan Losses/Average Assets	0.2	0.3	0.2	0.4	0.3	0.1	0.2	0.3	0.3	0.3	0.4
Net Interest Margin/Average Assets	3.6	4.0	3.5	3.8	3.7	3.5	3.7	3.7	3.8	3.7	3.8
Operating Expenses/Gross Income	43.4	47.1	38.3	41.6	40.5	42.8	44.0	40.8	39.4	41.6	40.2
Fixed Assets & OREOs/Total Assets	1.3	2.4	1.3	1.9	1.4	1.6	2.3	1.5	1.5	1.9	1.9
Net Operating Expenses/Average Assets	2.8	3.3	2.4	2.8	2.6	2.6	2.8	2.6	2.7	2.7	2.7
Net Long-Term Assets/Total Assets	24.1	28.6	38.9	31.5	30.5	46.3	28.7	32.8	30.6	24.3	22.4
Reg Shares/Total Shares & Borrowings	50.1	37.2	33.7	33.6	43.9	25.7	46.1	40.1	39.3	38.8	38.3
Total Loans/Total Shares	57.4	80.2	72.9	79.0	66.1	68.7	73.6	68.8	69.9	71.5	72.3
Total Loans/Total Assets	50.6	70.6	63.3	68.0	57.2	57.0	64.5	59.6	60.5	62.6	63.2
Cash + Short-Term Investments/Assets	27.5	18.8	17.1	13.3	22.7	20.5	15.6	20.8	22.4	20.7	22.2
Total Shares, Dep., & Borrows/Earning Assets	92.0	94.8	90.7	91.1	90.6	88.2	94.6	91.0	90.8	92.6	92.5
Borrowings/Total Shares & Capital	0.2	1.5	1.0	1.0	0.9	1.8	2.4	1.0	0.6	0.4	0.3
Estimated Loan Maturity in Months	24.0	25.4	28.3	22.0	27.3	21.3	19.6	26.3	25.7	22.1	21.1
Market Growth	11.9	7.7	9.6	8.7	11.5	12.9	14.6	10.8	9.7	9.8	10.7
Capital Growth	7.1	7.0	6.0	5.7	5.6	3.6	3.1	5.8	8.6	5.8	8.8
Net Capital Growth - Asset Growth	-4.4	-1.3	-3.1	-3.5	-5.6	-11.5	-10.6	-4.8	-0.9	-3.6	-1.7
Loan Growth	3.3	6.5	9.3	10.2	6.2	12.7	5.6	7.3	7.6	7.5	5.8
Asset Growth	11.9	7.9	9.5	9.4	10.7	15.4	13.5	10.5	10.0	9.4	10.7
Investment Growth	21.0	10.0	10.5	3.0	21.9	18.7	31.9	17.7	14.3	14.6	21.3
Total number of credit unions	214	88	302	34	674	41	45	1,398	1,417	10,841	10,995